

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:
Trudy D. Johnson

Case No.: 17-10692

Judge: Michael B. Kaplan

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO
☒ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**
☐ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following:

1. ☒ Motion for Relief from the Automatic Stay filed by
CITIMORTGAGE, creditor,

A hearing has been scheduled for **1/16/2018** at **09:00** a.m.

OR

- ☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____ a.m.

- ☐ Certification of Default filed by _____, creditor,

I am requesting a hearing be scheduled on this matter.

OR

- ☐ Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons

☐ Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support is attached hereto.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows: [Click or tap here to enter text.](#)

☒ Other: DEBTOR has made one payment since the filing of the Motion and desires to capitalize the remaining unpaid post-petition payments into the Chapter 13 plan.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: January 8, 2018

/s/ Trudy D. Johnson
Debtor's Signature

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.J.N.J. LBR 9013-(d), if filed in opposition to a Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within 14 days of the filing of a Creditor's Certification of Default (under an Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions) or a Trustee's Certification of Default.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.

CERTIFICATION OF SERVICE

1. I, **Warren S. Jones, Jr.**, represent the DEBTOR(S) in this matter.
2. On **Monday, January 08, 2018**, I sent a copy of the foregoing to the parties listed in the chart below.
3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: January 8, 2018

/s/ WARREN S JONES, JR.

Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Trudy Johnson 17 Ruscombe Court Willingboro, NJ 08046	Debtor(s)	<input checked="" type="checkbox"/> Regular Mail
Albert Russo CN 4853 Trenton, NJ 08650-4853	Trustee	<input checked="" type="checkbox"/> Notice of Electronic Filing (ECF)
Powers Kirn, LLC 728 Marne Highway, Suite 200 Moorestown, NJ 08057	Attorney for Moving Party	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF)